

TERMS AND CONDITIONS GOVERNING DBS BUSINESS ADVANCE CARD CASH REBATE PROGRAMME

1. A DBS Business Advance Cardmember (“**Cardmember**”) may earn the following cash rebate (“**Cash Rebate**”) on Visa transactions when he/she charges their retail spend to their DBS Business Advance Card (“**Card**”):

- a. 0.3% cash rebate on Visa Transaction (“**Visa Transactions**”)

“**Visa Transactions**” refer to transactions made via Visa online or through a payment terminal.

2. Unless otherwise stated, Cash Rebate will not be awarded to Cardholder for the following:

- a) Payments to establishments registered under the following Merchant Category Codes

Description	MCC
Automobile Parking Lots and Garages	7523
Bail and Bond Payments	9223
Betting (including Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers)	7995
Business and Secretarial Schools	8244
Charitable and Social Service Organizations	8398
Colleges, Junior Colleges, Universities, and Professional Schools	8220
Correspondence Schools	8241
Court Costs, including Alimony and Child Support	9211
Elementary and Secondary Schools	8211
Financial Institutions Manual Cash Disbursements	6010
Financial Institutions Manual Cash Disbursements	6011
Financial Institutions Merchandise and Services	6012
Fines	9222
Government Services (Not Elsewhere Classified)	9399
Insurance Premiums, (no longer valid for first presentment work)	6381
Insurance Sales, Underwriting, and Premiums	6300
Insurance, Not Elsewhere Classified (no longer valid for first presentment work)	6399
Intra Government Transactions	9405
Money Orders Wire Transfer	4829
Non-Financial Institutions Foreign Currency, Money Orders (not wire transfer) and Travelers Cheques	6051
Postal Services Government Only	9402
Religious Organizations	8661
Schools and Educational Services (Not Elsewhere Classified)	8299
Security Brokers/Dealers	6211
Tax Payments	9311
Toll and Bridge Fees	4784
Vocational Schools and Trade Schools	8249

b) Transactions under the following:

- i. Payments made via telephone or mail order;
- ii. Payments to educational institutions;
- iii. Payments to insurance companies (sales, underwriting, and premiums);
- iv. Payments to financial institutions (including banks, online trading platforms and brokerages);
- v. Payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
- vi. Payments to hospitals and professional service providers;
- vii. Payments to non-profit organisations;
- viii. Payments to CardUp, iPaymy, Mileslife and SmoovPay;
- ix. Payments made via AXS, AXS BizPAY, SAM and eNETS;
- x. Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- xi. Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash);
- xii. Any transactions related to crypto currencies;
- xiii. Any transaction with transaction description "AMAZE*"
- xiv. NETS purchases;
- xv. Funds transfer;
- xvi. Cash withdrawals;
- xvii. Fees charged by DBS and;
- xviii. Any other transaction effected via any medium or channel, electronic or otherwise, which DBS Bank may in its sole and absolute discretion choose to disallow from time to time.

3. Cash Rebate is calculated based on spend amount on posting date. Cash Rebate earned for current quarter's transactions (eg. January-March) will be credited in the following month (eg. April) to the primary account linked to your Card and reflected in the following month's Debit Card/bank account statement (eg. May).
4. DBS reserves the right to claw-back the Cash Rebate amount without prior notice, at its discretion charging the full retail value of the Cash Rebate amount, if it subsequently determines that the customer is in fact not eligible to receive the Cash Rebate, including where the Cash Rebate was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.
5. In the event that a Cardmember's Card account and/or primary account is terminated or suspended for any reason, the said Cardmember will be disqualified from participating in the cash rebate programme and any Cash Rebate earned shall be automatically forfeited or cancelled.
6. DBS shall not be responsible for any failure or delay in posting of sales transactions which may results in any customer being omitted from enjoying the Cash Rebate.
7. DBS' decision on all matters relating to the Cash Rebate is final. No correspondence or claims will be entertained.

8. DBS may vary these terms and conditions or suspend or terminate the Cash Rebate programme by providing Cardmembers 30 days' notice via any mode of communication at DBS' discretion before any variation, suspension or termination takes effect.
9. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Cash Rebates, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.